Customer Demography

4000	51.66K	207M	40.74%	1.2%	531M
AllCustomers	PerCapitaIncome	Total Income	CreditCardUsage%	AverageIncomeUtilization	Sum of spend

Age Distribution

13.45%
37....
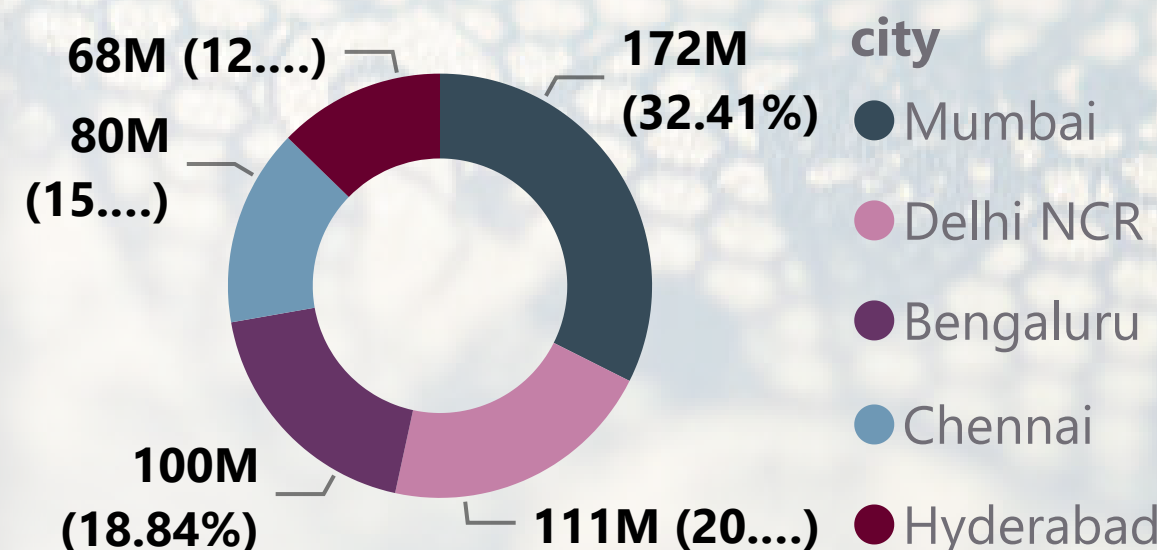31.83%

age_group
- 25-34
- 35-45
- 21-24
- 45+

Marital Status

1K (21.6%)
3K (78.4%)

marital status
- Married
- Single

Occupation

9.98%
15.75%
19.6%
32.35%
22.33%

occupation
- Salaried I...
- Salaried ...
- Freelanc...
- Business ...
- Governm...
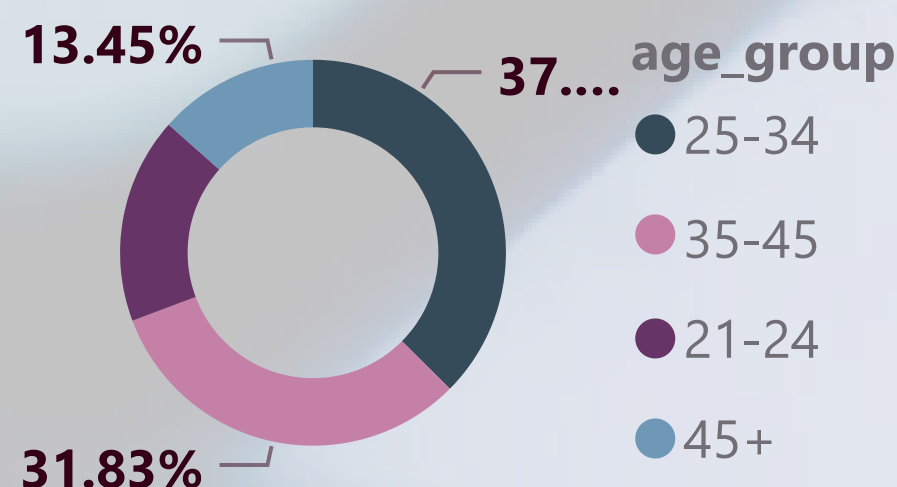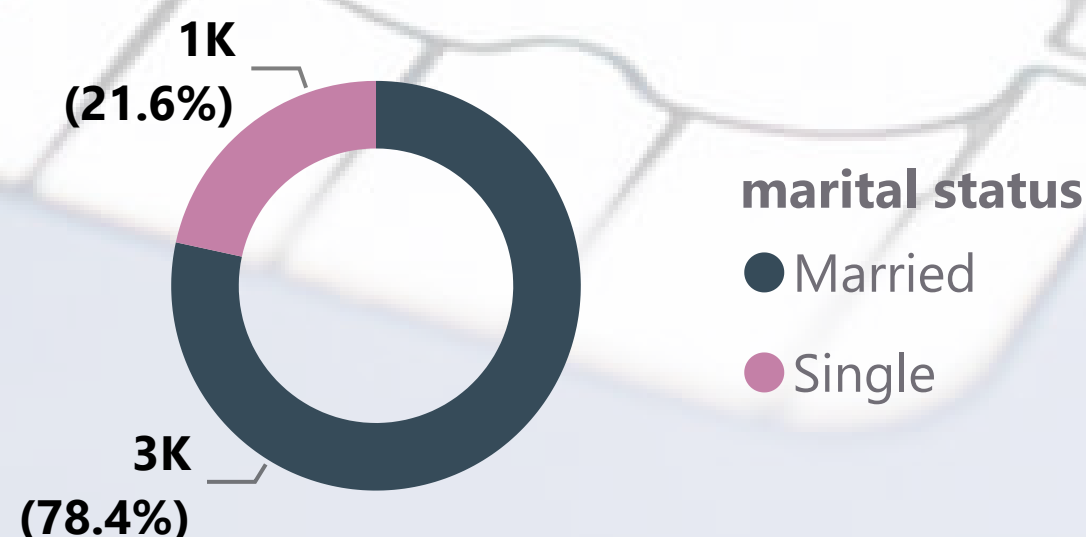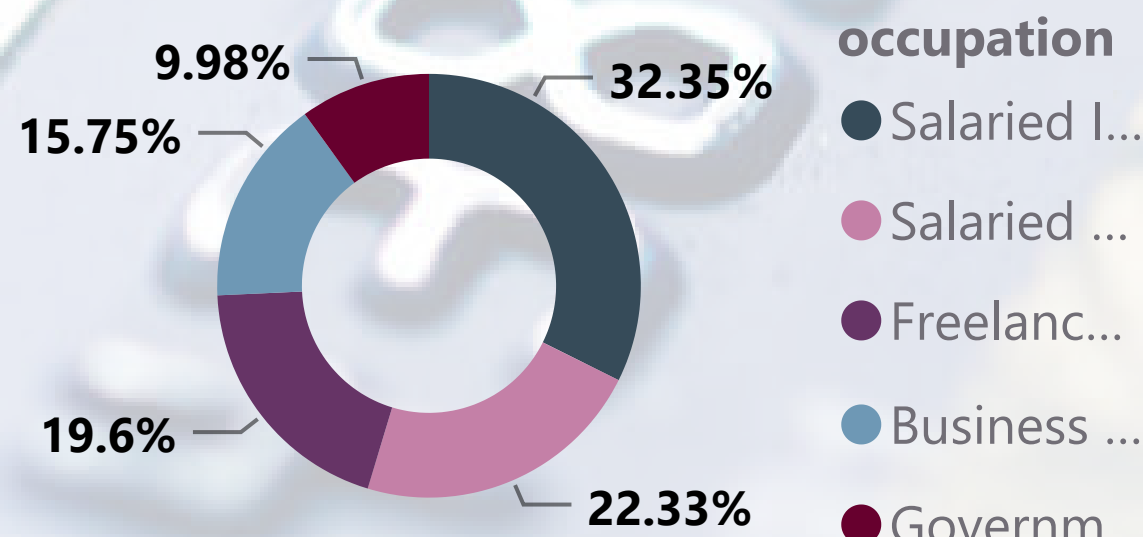
Total Spend Distribution

68M (12....)
80M (15....)
100M (18.84%)
172M (32.41%)
111M (20....)

city
- Mumbai
- Delhi NCR
- Bengaluru
- Chennai
- Hyderabad

Distribution by City & Marital Status

marital status ● Married ● Single

city: Mumbai, Chennai, Bengaluru, Delhi NCR, Hyderabad
AllCustomers: 0K — 1K
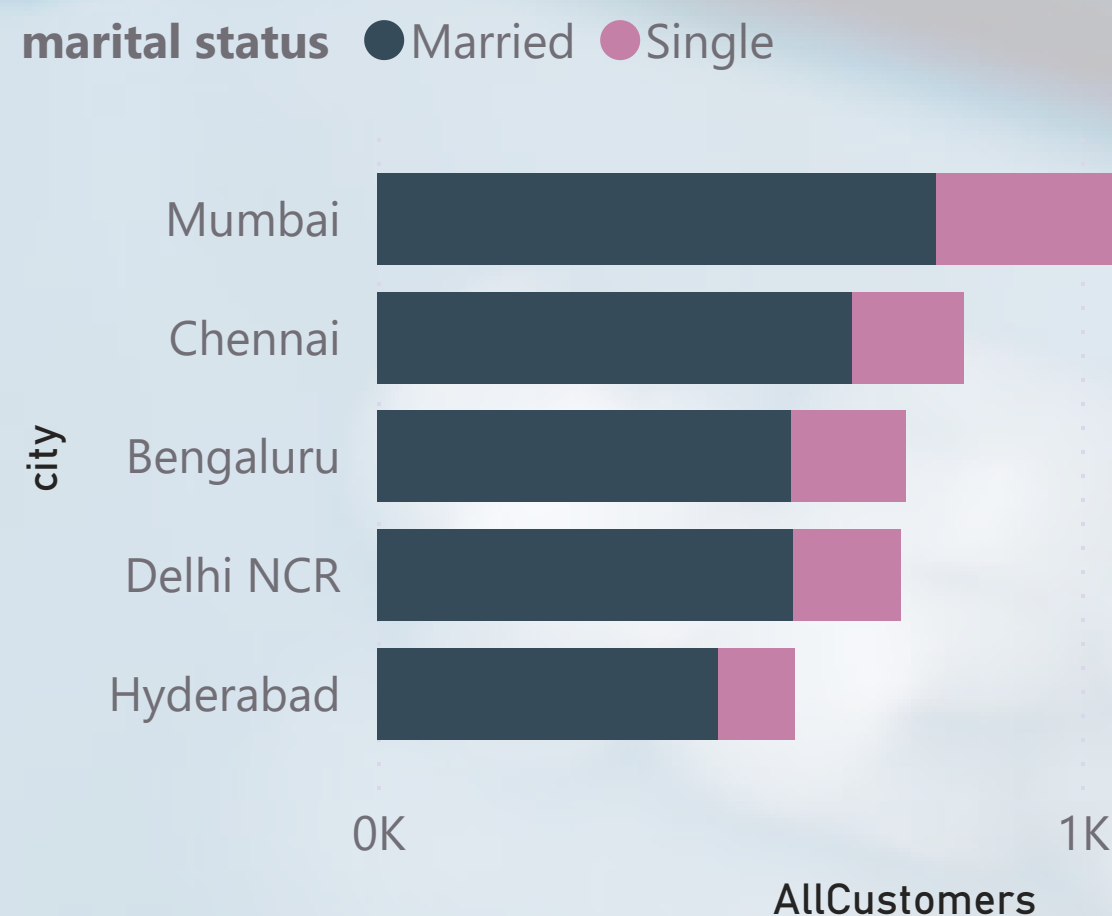
Distribution by Marital Status, Gender & Occupation

occupation ● Business ... ● Freelancers ● Governme... ● Salaried I...

AllCustomers: 0, 200, 400, 600, 800
gender: Male, Female
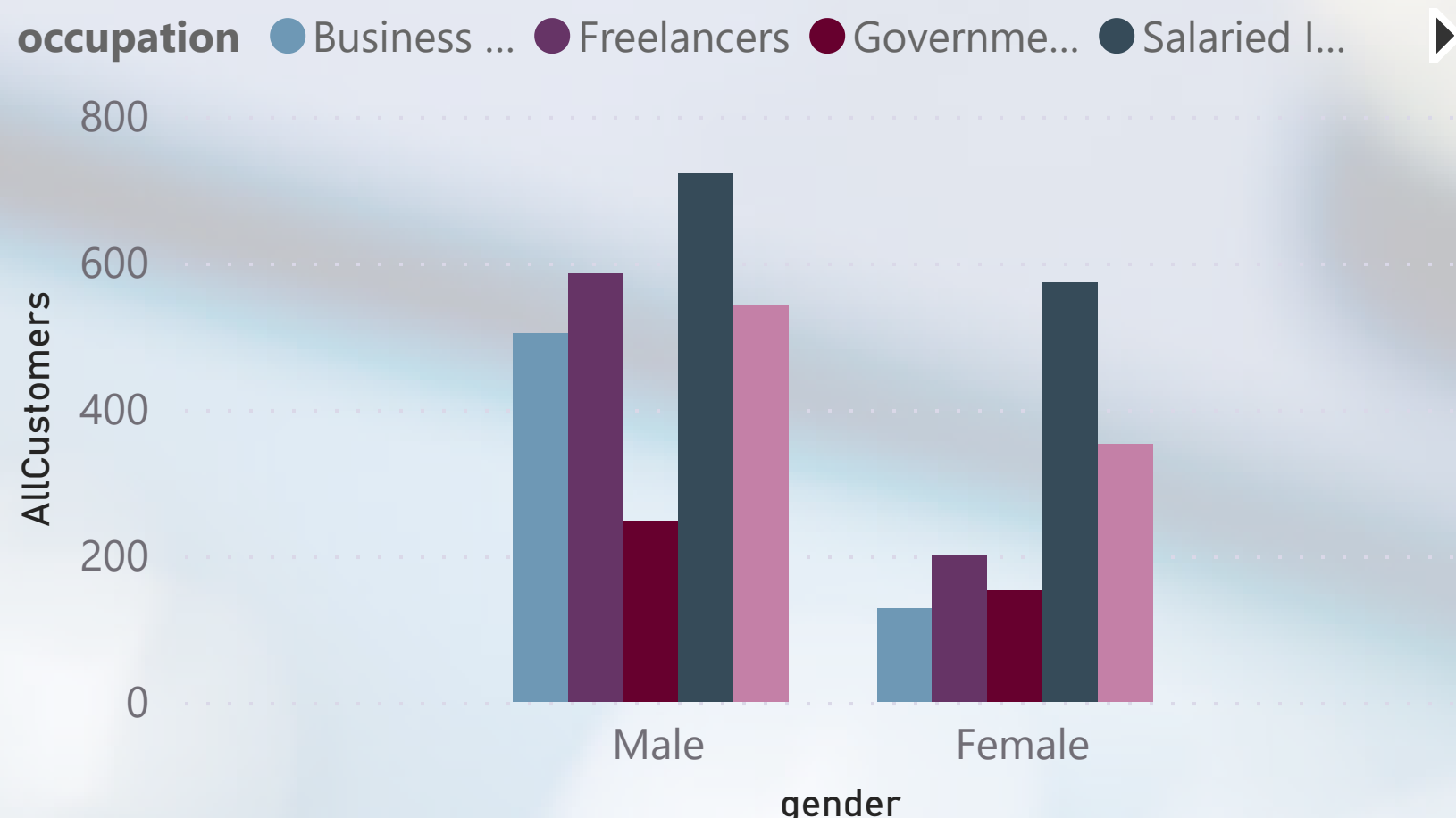
Distribution by City & Occupation

occupation ● Business Own... ● Freelancers ● Governmen...

AllCustomers: 0K, 1K
city: Mumbai, Hyderabad, Delhi NCR, Chennai, Bengaluru
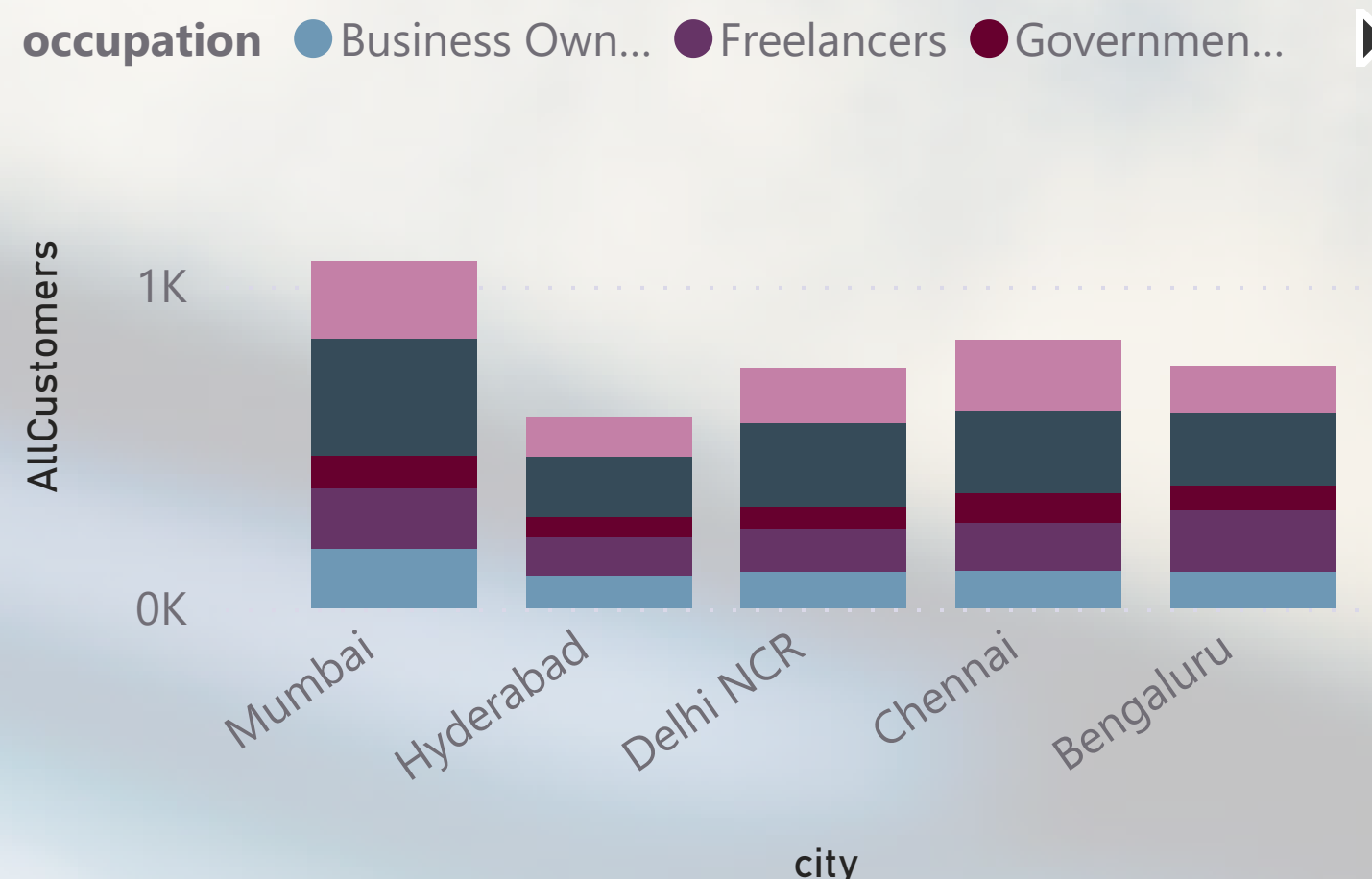
Expenditure Analysis

AvgSpend

0.00K **614.46** 1.23K

Avg Spend by Category and Age Group

age_group ● 21-24 ● 25-34 ● 35-45 ● 45+

AvgSpend

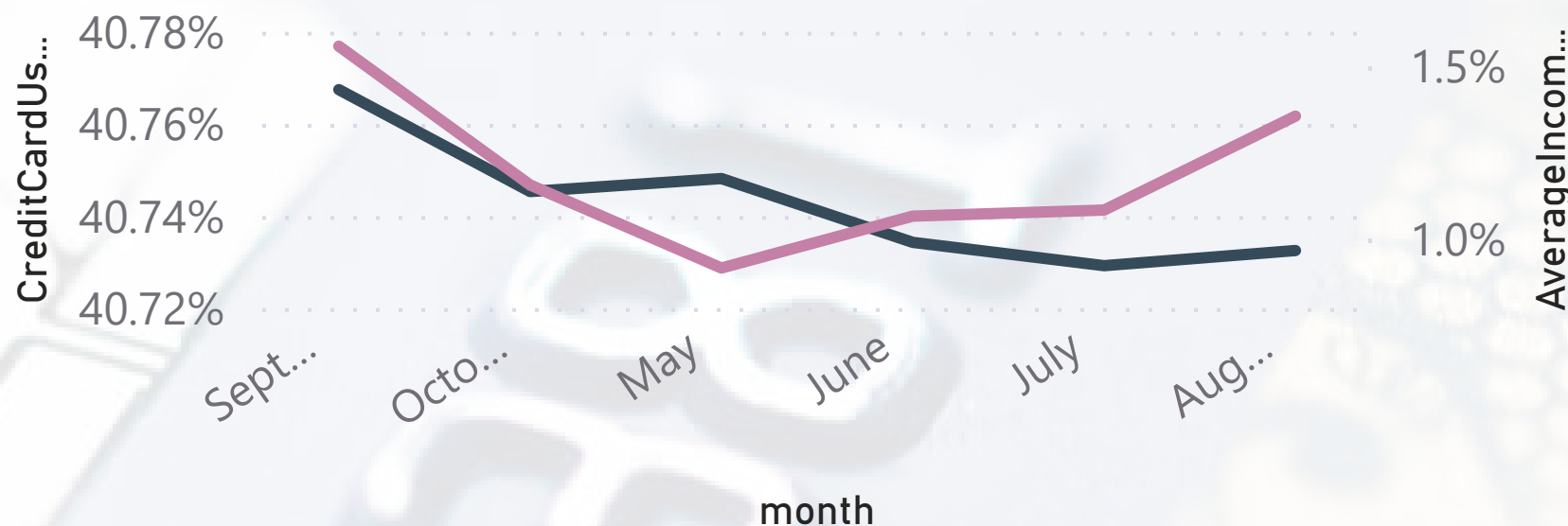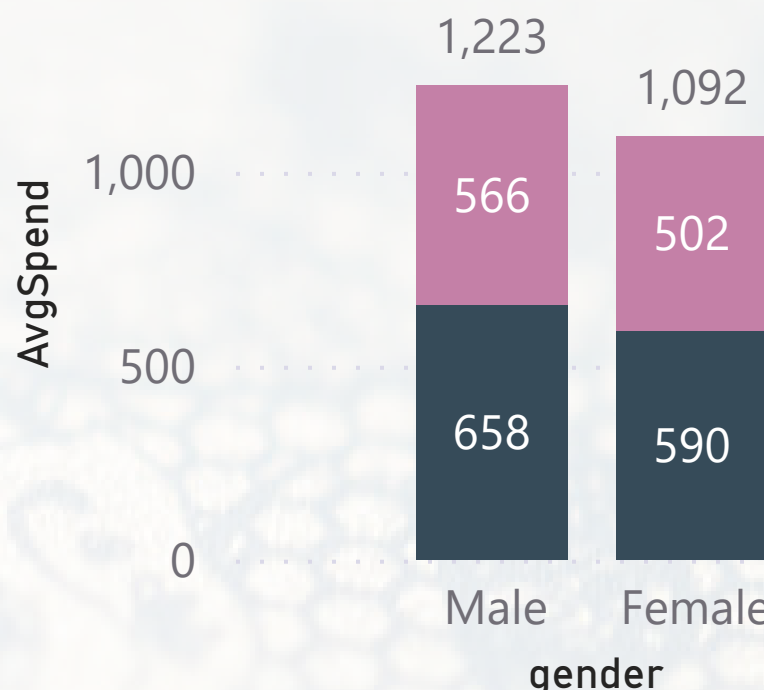Categories (x-axis): Bills, Groceries, Electronics, Health & Well..., Travel, Food, Entertainment, Apparel, Others

CCU% and AIU% by Month

● CreditCardUsage% ● AverageIncomeUtilization

CreditCardUs...	AverageIncom...
40.78%	1.5%
40.76%	
40.74%	1.0%
40.72%	

month (x-axis): Sept..., Octo..., May, June, July, Aug...

Avg Spend by Gender and Marital Status

marita... ● Married ● Single

gender	Married	Single	Total
Male	658	566	1,223
Female	590	502	1,092

AvgSpend axis: 0, 500, 1,000

Total Spend by Age Group

age_group	TotalSpend
25-34	0.20bn
35-45	0.19bn
21-24	0.07bn
45+	0.07bn

Total Spend by Category and Payment Type

payment_type ● Credit Card ● Debit Card ● Net Banking ● UPI

category	Credit Card	Debit Card	Net Banking	UPI
Bills	44.16%	24.15%	10.31%	21.38%
Groceries	31.48%	24.80%	10.59%	33.13%
Electronics	44.22%	19.78%	9.42%	26.58%
Health & Wellness	42.19%	25.13%	10.90%	21.78%
Travel	44.94%	19.58%	9.95%	25.54%
Food	35.06%	20.71%	10.24%	33.99%
Entertainment	41.43%	20.04%	9.76%	28.77%
Apparel	41.04%	24.44%	10.35%	24.17%
Others	42.81%	20.60%	10.44%	26.16%

TotalSpend axis: 0%, 20%, 40%, 60%, 80%, 100%

Income Distribution Overview

AIU% by Gender

- Female 47.35%
- Male 52.65%
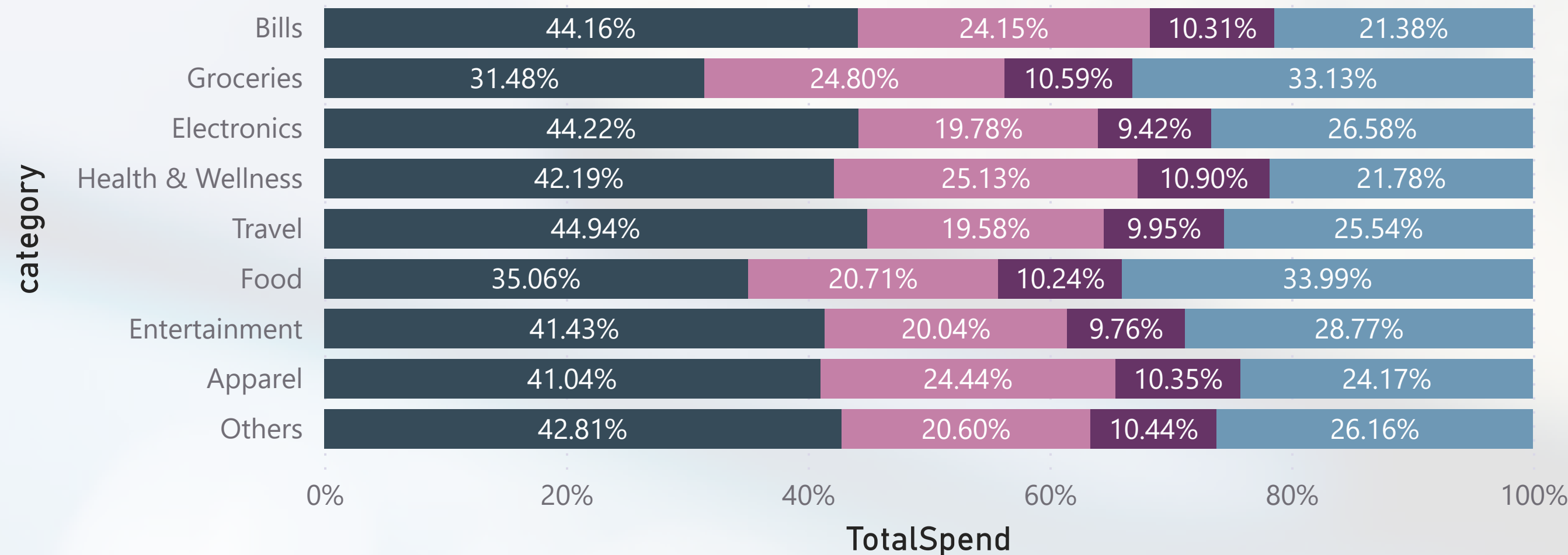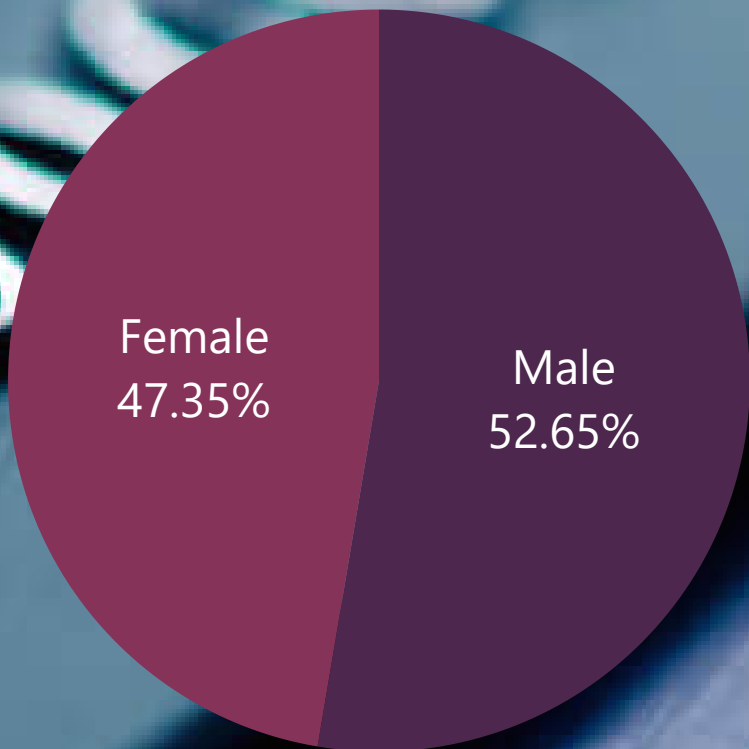
Average Income by Age Group

- 45+: 61K
- 35-45: 53K
- 25-34: 52K
- 21-24: 41K

Average Income Utilization% by Age Group

- 45+ 20.95%
- 35-45 28.2%
- 25-34 26.35%
- 21-24 24.5%
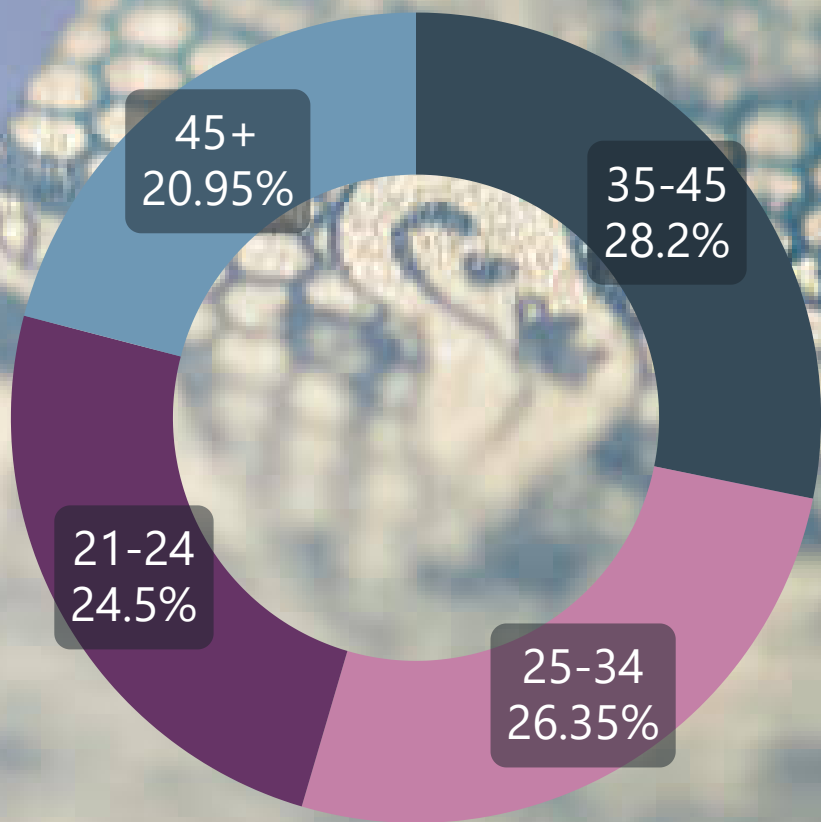
city	Business Owners	Freelancers	Government Employees	Salaried IT Employees	Salaried Other Employees	Total
Bengaluru	70428.39	35115.23	52892.75	61866.78	38797.22	**51073.26**
Chennai	70232.02	35138.15	52076.47	62595.03	39002.47	**51321.39**
Delhi NCR	69736.08	35377.43	51564.30	61594.41	38910.24	**51982.66**
Hyderabad	70210.39	35502.11	52232.23	61512.22	39525.63	**52344.81**
Mumbai	69945.18	34426.72	51533.44	60424.48	38151.71	**51720.31**
Total	**70091.18**	**35058.25**	**52034.83**	**61499.67**	**38793.44**	**51657.03**

Avg Income, Average Spend & Income Utilization% by Occupation

- ● Average of avg_income
- ● Average of spend
- ● AverageIncomeUtilization

Occupation	Avg income	Spend	Utilization
Salaried IT Employees	61K	1K	1.4%
Freelancers	35K	0K	1.3%
Salaried Other Employees	39K	0K	1.2%
Business Owners	70K	1K	0.9%
Government Employees	52K	0K	0.8%
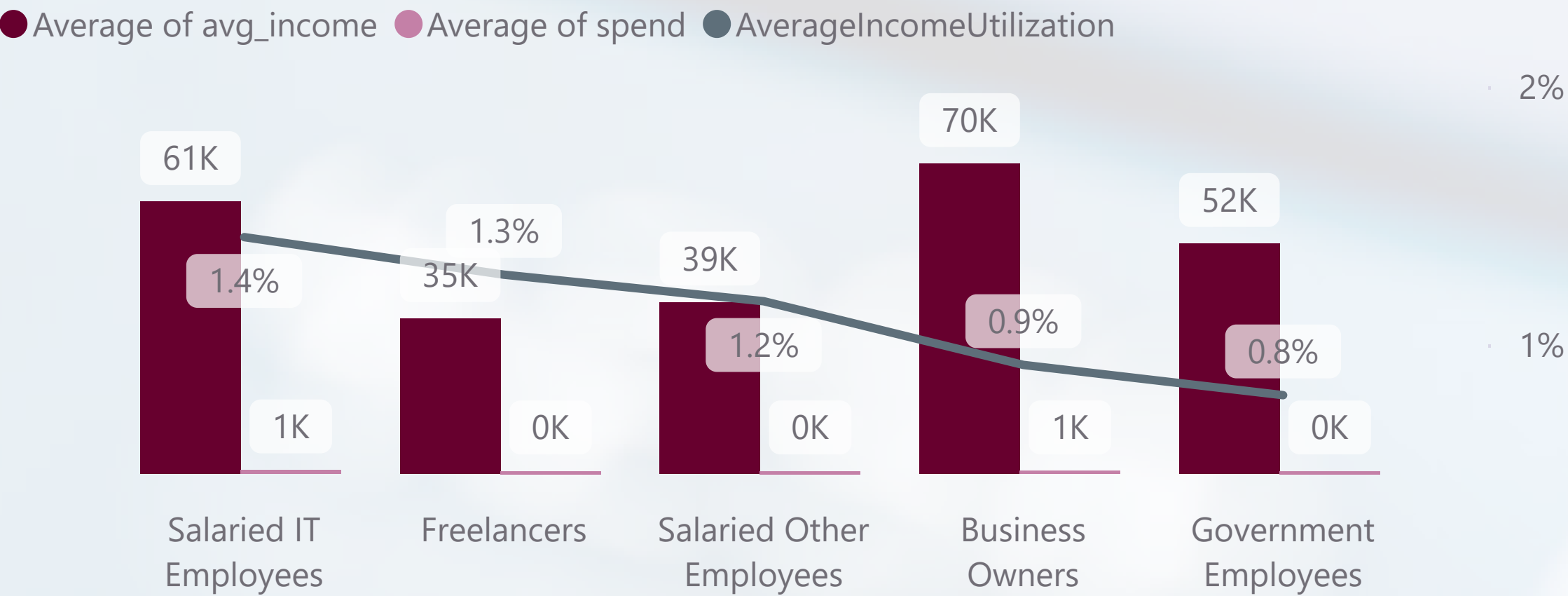
All Customers & Average Income by Occupation

- ● AllCustomers
- ● Average of avg_income

Occupation	AllCustomers	Avg income
Business Owners	630	70K
Salaried IT Employees	1294	61K
Government Employees	399	52K
Salaried Other Employees	893	39K
Freelancers	784	35K